



1. JOB TITLE: Senior Manager; Agri - MSE (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

To grow and maintain the Asset portfolio of Agri MSEs, mobilize Agri Retail deposits related to Agri MSEs and also collaborate with other departments, zones (and cluster) and branches to facilitate customer engagement platforms and other training events with key stakeholders.

Main Responsibilities:

- Take a leading role in driving Agri MSEs Assets and Liability sales activities, through networking and promoting MSEs activities with Relationship Managers, Branch Managers and MSE - ROs in branches.
- Actively build the capacity of Relationship Officers and Relationship Managers through full support and ongoing mentoring, monitoring and coaching.
- Coordinate and come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri – Retail events.
- Advise Head, Agri Retail on all aspects of the development of Agri MSE portfolio to ensure that they are well informed especially from Marketing & PR initiatives.
- In collaboration with Product Department team, periodically review and advise the bank on existing and new products, its pricing policy and ensure the bank prices have a competitive advantage in the market.
- Ensure that customer satisfaction through bank's product lines is achieved by providing accurate advice for the sales in line with customers' expectations.
- Update on the Agri - MSEs development and business potential to grow assets and liabilities portfolio.
- Prepare business competition matrix and the necessary steps to be taken to win the market by putting forward business proposals for decision.
- Provide leadership on strategy development by advising the Head, Agri Retail on creative business ideas in the agricultural value chains that will expand the scope of the portfolio and banks outreach in agriculture value chain space.
- Monitor and ensure that the bank product delivery process is working properly and collaborate with product teams to advise management on any changes needed to improve service provision and income generation.

- Prepare periodical and ad hoc reports for Agri MSEs business portfolio (assets and liabilities).
- Ensure MIS system for Agri MSEs is well structured and produce useful and necessary reports.
- Collaborate with other Departments such as Marketing, Corporate communication and/or PR which help to provide clarity internally and externally as Agri MSE is concerned.
- Specifically collaboratively work in line with other Departments mainly Agri Wholesale, Government, Business Banking, Institutional Banking, Personal Banking, Corporate Banking, Transactional Banking where there is aligned communication and support from all Agri Chain (pan-banking modality) as the Agri-MSE is depending heavily with other Departments/Units.
- Monitor and ensure Agri MSE loan portfolio is in good condition and within the acceptable risk levels and also other Agri Retail business segments.

Knowledge and Skills:

- Sound understanding of Agri Retail Banking products and services in the agricultural value chains, as Agri Retail comprises of agriculture, livestock, fishing and forestry).
- Excellent knowledge of agri related sectors and counterparties dynamics and related laws in Tanzania.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri-MSEs market and general business environments in the agriculture value chains.
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship and sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills.
- Strong computer skills; proficient in outlook, word, excel and power point presentations.
- Managerial and leadership skills (Analytical, Conceptual and resourcefulness)
- Strong interpersonal and networking skills for both internal and external customers.
- Ability to effectively prioritize and execute tasks in a high-pressure environment.

Qualifications and Experience:

- Holder of a Bachelor's degree or its equivalent in Agriculture, Agriculture Economics & Agribusiness, Economics, Aquaculture, Forestry, Finance, Accounting, Banking, Business, Auditing and/or other relevant fields.
- Master's Degree will be an added advantage in the related fields.
- Eight (8) years' working experience in sales of bank and financial products especially in Agribusiness and/or Agri-MSEs segment and/or related space out of which three (3) should be at managerial or leadership level.
- Three (3) years' experience in credit assessment and project appraisal and other bank operations.
- Good experience on agribusiness value chain finance and its applied financing models.
- Experience in building and developing high performance teams.

NMB Bank Plc is an Equal Opportunity Employer. We are committed to creating a diverse environment and achieving a gender balanced workforce.

Female candidates and people living with disabilities are strongly encouraged to apply for this position.

NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.

Only shortlisted candidates will be contacted.

Job opening date : 16-Nov-2023

Job closing date : 30-Nov-2023

2. JOB TITLE: Senior Manager; Agri Retail - Commercial (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

To plan and direct the work of Agri retail Commercial Relationship Managers handling high profile agri-retail customers. Grow both Agri Retail Assets and Liabilities from the agribusiness high profile SMEs and emerging agri-corporate, advising the department on business strategy and guiding Relationship Managers in recruiting customers to ensure growth. Also collaborate with other departments, zones (and cluster) and branches to facilitate customer engagement platforms and other training events with key stakeholders.

Main Responsibilities:

- Take a leading role in driving Agri Commercial Assets and Liability sales activities, through networking and promoting Commercial activities with Relationship Managers, Branch Managers and ROs in branches.
- Actively build the capacity of Relationship Officers and Relationship Managers through full support and ongoing mentoring, monitoring and coaching.
- Coordinate and come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri – Retail events.
- Advise Head, Agri Retail on all aspects of the development of Agri Commercial portfolio to ensure that they are well informed especially from Marketing & PR initiatives.
- In collaboration with Product Department team, periodically review and advise the bank on existing and new products, its pricing policy and ensure the bank prices have a competitive advantage in the market.
- Ensure that customer satisfaction through bank's product lines is achieved by providing accurate advice for the sales in line with customers' expectations.
- Update on the Agri Commercial development and business potential to grow assets and liabilities portfolio.
- Prepare business competition matrix and the necessary steps to be taken to win the market by putting forward business proposals for decision.
- Provide leadership on strategy development by advising the Head, Agri Retail on creative business ideas in the agricultural value chains that will expand the scope of the portfolio and banks outreach in agriculture value chain space.

- Monitor and ensure that the bank product delivery process is working properly and collaborate with product teams to advise management on any changes needed to improve service provision and income generation.
- Prepare periodical and adhoc reports for Agri Commercial business portfolio (assets and liabilities).
- Ensure MIS system for Agri Commercial is well structured and produce useful and necessary reports.
- Collaborate with other Departments such as Marketing, Corporate communication and/or PR which help to provide clarity internally and externally as Agri MSE is concerned.
- Specifically collaboratively work in line with other Departments mainly Agri Wholesale, Government, Business Banking, Institutional Banking, Personal Banking, Corporate Banking, Transactional Banking where there is aligned communication and support from all Agri Chain (pan-banking modality) as the Agri-MSE is depending heavily with other Departments/Units.
- Monitor and ensure Agri Commercial loan portfolio is in good condition and within the acceptable risk levels and also other Agri Retail business segments.
- Manage implementation of the financial budgets for agri-retail commercial assets and liabilities.
- Work across functions with peers in other departments i.e. Products/Channels, Shared services, ICT, Legal, Risk & Compliance, credit, audit, operations, etc. to ensure collaboration for shared goals.
- High-level interaction with peers and/or senior management for reporting and strategy development.
- Undertake appraisal and review of high value Agri-SMEs credit applications above the Relationship Managers' limit; from the respective zones and provide recommendations for decision-making.
- Take a leading role in guiding Agri-Retail Relationship Managers in growing asset book and mobilizing deposits from the high value Agri-SMEs segment.
- Coordinate with Relationship Managers to prepare appropriate financing structures for managing risks and realizing economic value in terms of pricing (fees, interest and commissions, etc.)
- Advise the Head, Agri Retail on different strategies relating to commercial agri-retail and agri-retail banking development in growing its penetration and impact on growing assets and deposits books.
- Actively build capacity of commercial Relationship Managers and Relationship Officers through training, mentoring and coaching.
- Manage performance of the Agri Commercial portfolio by ensuring that PAR & NPL ratio are reduced and fall within the acceptable risk levels.
- Prepare and represent NMB in all customers' fora and ensure maintenance of high- level relationship and networking between the bank, customers and other stakeholders.

Knowledge and Skills:

- Sound understanding of Agri Retail Banking products and services in the agricultural value chains, as Agri Retail comprises of agriculture, livestock, fishing and forestry.
- Excellent knowledge of agri related sectors and counterparties dynamics and related laws in Tanzania.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri Commercial market and general business environments in the agriculture value chains.

- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship and sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills.
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- Ability to effectively prioritize and execute tasks in a high-pressure environment.

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- Master's Degree will be an added advantage in the related fields.
- Eight (8) years' working experience in sales of bank and financial products especially in Agribusiness and/or Agri Commercial segment and/or related space out of which three (3) should be at managerial or leadership level.
- Three (3) years' experience in credit assessment and project appraisal and other bank operations.
- Good experience on agribusiness value chain finance and its applied financing models.
- Experience in building and developing high performance teams.

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